

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CYNTHIA ESKRIDGE

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Case No.: 08-00458

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2008.
- 2) This case was confirmed on 03/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/24/2011.
- 5) The case was completed on 05/18/2011.
- 6) Number of months from filing to the last payment: 40
- 7) Number of months case was pending: 44
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,310.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 15,471.08
Less amount refunded to debtor	\$ 250.43
NET RECEIPTS	\$ 15,220.65

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,067.65
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,567.65**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PAY DAY LOANS	UNSECURED	329.68	214.80	195.59	195.59	.00
LIGHTHOUSE FINANCIAL	SECURED	2,575.00	5,129.98	5,129.98	5,129.98	960.44
AAM INC	UNSECURED	111.62	NA	NA	.00	.00
UNITED COMPUURED COL	UNSECURED	220.00	NA	NA	.00	.00
CENTRAL FURNITURE	UNSECURED	97.00	NA	NA	.00	.00
CERTEGY PAYMENT RECO	UNSECURED	60.37	NA	NA	.00	.00
CHARTER ONE BANK	UNSECURED	43.78	NA	NA	.00	.00
COMMERCIAL CHECK CON	UNSECURED	60.97	NA	NA	.00	.00
UNITED COMPUURED COL	UNSECURED	120.00	NA	NA	.00	.00
CORTRUST BANK	UNSECURED	461.00	NA	NA	.00	.00
AMERICAS FINANCIAL C	UNSECURED	230.99	NA	NA	.00	.00
FIRST CASH ADVANCE	UNSECURED	300.00	NA	NA	.00	.00
FMS INC	UNSECURED	120.00	NA	NA	.00	.00
FMS INC	UNSECURED	75.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	301.00	NA	NA	.00	.00
NATIONWIDE COMMERCIA	UNSECURED	1,335.00	1,405.30	1,405.30	1,405.30	.00
PELLETTIERI & HENNIN	UNSECURED	485.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	786.00	786.31	786.31	786.31	.00
ROI SERVICES	UNSECURED	61.52	NA	NA	.00	.00
SALUTE VISA	UNSECURED	565.46	NA	NA	.00	.00
SALUTE/UTB	UNSECURED	559.00	NA	NA	.00	.00
ST CATHERINE HOSPITA	UNSECURED	702.15	NA	NA	.00	.00
T MOBILE	UNSECURED	701.88	501.88	501.88	501.88	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENNETT & DELONEY	UNSECURED	75.00	NA	NA	.00	.00
BENNETT & DELONEY	UNSECURED	120.57	NA	NA	.00	.00
PAY DAY LOAN STORE	UNSECURED	586.43	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	669.01	675.51	675.51	675.51	.00
TRS RECOVERY SVC	UNSECURED	662.73	NA	NA	.00	.00
TRS RECOVERY SVC	UNSECURED	1,653.12	NA	NA	.00	.00
UNITED COMPUURED COL	UNSECURED	560.00	NA	NA	.00	.00
UPTOWN CASH	UNSECURED	200.00	NA	NA	.00	.00
VALENTINE & KEBARTAS	UNSECURED	378.59	NA	NA	.00	.00
AT&T	UNSECURED	129.00	NA	NA	.00	.00
LILLE JAMES	OTHER	.00	NA	NA	.00	.00
NANETTE ESKRIDGE	OTHER	.00	NA	NA	.00	.00
MONTEREY COLLECTIONS	SECURED	400.00	.00	400.00	400.00	40.74
MONTEREY COLLECTIONS	UNSECURED	425.00	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	NA	NA	NA	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	38.50	38.50	.00
LIGHTHOUSE FINANCIAL	OTHER	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	.00	.00	.00	.00
ST IL TOLLWAY AUTHOR	UNSECURED	NA	566.40	518.75	518.75	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	5,129.98	5,129.98	960.44
All Other Secured	<u>400.00</u>	<u>400.00</u>	<u>40.74</u>
TOTAL SECURED:	5,529.98	5,529.98	1,001.18
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>38.50</u>	<u>38.50</u>	<u>.00</u>
TOTAL PRIORITY:	38.50	38.50	.00
GENERAL UNSECURED PAYMENTS:	4,083.34	4,083.34	.00

Disbursements:

Expenses of Administration	\$ 4,567.65	
Disbursements to Creditors	\$ 10,653.00	
TOTAL DISBURSEMENTS:		\$ 15,220.65

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/12/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.